https://www.financial-planning.com/ce-quiz/continuing-education-credit-october-2024

Continuing Education Credit — October 2024

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. The 2.5% Social Security cost-of-living adjustment (COLA) for 2025 continues a downward trend from the 8.7% hike accorded Social Security recipients in this year. *
2021
2022
2023
2024
Related Content: 'Diet' COLA: Advisors talk to clients about the lowest increase in years

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2. In 2025, how much more money will the average Social Security recipient receive in their monthly benefit? *
$48
$59
$68
$71
Related Content: 'Diet' COLA: Advisors talk to clients about the lowest increase in years

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3. Most Medicare recipients don't pay a monthly premium for Part A (hospital insurance) if they or their spouse have paid Medicare taxes for at least this many

years. *
6
8
10
12
Related Content: Medicare basics for accountants: Key considerations for advising clients

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4. What topics were added to the FINRA Rule 2210 guidance on advertising this May? *
Suitability and fiduciary standards
AI and chatbot communications
Disclosures and expenses
Filing requirements and exclusions
Related Content: From dictation to data leaks: FINRA, SEC scrutinize AI risks

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5. Which type of a buy-sell agreement contains components of the other types of agreements? *
Cross-purchase
Stock redemption
Wait and see
None of the above
Related Content: Buy-sell agreements and their tax considerations

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6. All of the following elements apply in a cross-purchase agreement except: *
The family of the surviving partner receives a step up in basis to the current value of the business upon that partner’s death.
The business is the owner, premium payer and beneficiary of each partner's policy.
Each partner is the owner, beneficiary and premium payor of the other partner's life Insurance policy.
An agreement is made directly between the partners of a business or practice.
Related Content: Buy-sell agreements and their tax considerations

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7. If the Tax Cuts and Jobs Act of 2017 sunsets at the end of 2025, the number of taxpayers subject to alternative minimum tax is expected to grow by this amount: *
25%
50%
75%

100%
Related Content: Tax planning for the unknown

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8. If home equity loan interest deductions revert to pre-TCJA levels, beginning in 2026 interest could then be deducted from the first $1 million in home mortgage debt and this amount in a home equity loan. *
$100,000
$150,000
$175,000
$200,000
Related Content: Tax planning for the unknown

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9. Which of these ESG open-end funds or ETF had the worst 10-year annualized return as of Oct. 4, 2024? *
RBC BlueBay Access Cptl Community Invml (ACCSX)
Templeton Sustainable Em Mkts Bd Advisor (FEMZX)
Green California Tax-Free Income Inv (CFNTX)
Invesco Wilderhill Clean Energy ETF (PBW)
Related Content: The 10 worst-performing ESG funds of the decade

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10. Which of these technology funds had the most favorable expense ratio as of Sept. 13, 2024? *
Columbia Seligman Global Tech A (SHGTX)
Putnam Global Technology Y (PGTYX)
Fidelity Select Technology (FSPTX)
Blackrock Technology Opportunities Instl (BGSIX)
Related Content: The top 20 technology funds of the decade

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